

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: HECTOR ESPARZA § Case No.: 09-06641
MARIA B ESPARZA §
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The case was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/27/2009.
- 6) Number of months from filing to the last payment: 5
- 7) Number of months case was pending: 5
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 9,100.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$.00
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION

\$.00

Attorney fees paid and disclosed by debtor	\$ 176.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANA	UNSECURED	.00	651.78	651.78	.00	.00
PRA RECEIVABLES MANA	UNSECURED	.00	298.57	298.57	.00	.00
MERRICK BANK	UNSECURED	.00	1,149.31	1,149.31	.00	.00
PALLINO RECEIVABLES	UNSECURED	.00	395.34	395.34	.00	.00
REGIONAL ACCEPTANCE	SECURED	8,090.00	16,260.02	.00	.00	.00
REGIONAL ACCEPTANCE	UNSECURED	8,518.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	112.00	NA	NA	.00	.00
ASSET ACCEPTANCE COR	UNSECURED	60.00	60.38	60.38	.00	.00
21ST CENTURY INS EP	UNSECURED	617.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	617.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,447.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,013.00	NA	NA	.00	.00
TRINITY NATIONAL EME	UNSECURED	148.00	NA	NA	.00	.00
NICL LABORATORIES	UNSECURED	20.00	NA	NA	.00	.00
NICL LABORATORIES	UNSECURED	20.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	870.00	809.73	809.73	.00	.00
CHASE BANK USA	UNSECURED	725.00	664.20	664.20	.00	.00
AT&T	UNSECURED	255.00	NA	NA	.00	.00
WOW INTERNET & CABLE	UNSECURED	257.00	NA	NA	.00	.00
COMCAST	UNSECURED	76.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	186.00	NA	NA	.00	.00
AT&T	UNSECURED	687.00	NA	NA	.00	.00
HEART CARE CENTER OF	UNSECURED	220.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
T-MOBILE USA	UNSECURED	107.00	170.59	170.59	.00	.00
MERRICK BANK	UNSECURED	1,149.00	NA	NA	.00	.00
EMERGE MASTERCARD	UNSECURED	967.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	509.00	NA	NA	.00	.00
FINGERHUT CREDIT ADV	UNSECURED	174.00	NA	NA	.00	.00
AT&T	UNSECURED	687.00	NA	NA	.00	.00
ST FRANCIS HOSPITAL	UNSECURED	731.00	NA	NA	.00	.00
T-MOBILE USA	UNSECURED	701.00	423.64	423.64	.00	.00
US CELLULAR	UNSECURED	652.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	299.00	NA	NA	.00	.00
DEBT RECOVERY SOL	UNSECURED	649.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	906.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	143.00	NA	NA	.00	.00
SST/CIGPF	UNSECURED	2,026.00	NA	NA	.00	.00
TRIAD FINANCIAL CORP	UNSECURED	14,033.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	666.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SE	UNSECURED	255.00	523.47	523.47	.00	.00
TRIAD FINANCIAL CORP	SECURED	NA	17,350.26	.00	.00	.00
T-MOBILE USA	UNSECURED	NA	301.10	301.10	.00	.00
T-MOBILE USA	UNSECURED	NA	150.99	150.99	.00	.00
ARROW FINANCIAL SERV	UNSECURED	NA	408.90	408.90	.00	.00
ARROW FINANCIAL SERV	UNSECURED	NA	396.99	396.99	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	<u>.00</u>	<u>.00</u>	<u>.00</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	<u>.00</u>	<u>.00</u>	<u>.00</u>
GENERAL UNSECURED PAYMENTS:	6,404.99	.00	.00

Disbursements:

Expenses of Administration	\$.00
Disbursements to Creditors	\$.00
TOTAL DISBURSEMENTS:	\$.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/21/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.